

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA

CHAPTER 13 PLAN  
AND RELATED MOTIONS

Name of Debtor(s): **Chantel LaShawn Morton**

Case No: **07-32007**

This plan, dated **August 3, 2008**, is:

- ☐ the *first* Chapter 13 plan filed in this case.  
☒ a modified plan, which replaces the plan dated **10/22/07**.

Date and Time of Modified Plan Confirming Hearing:

**Sept. 10, 2008 at 11:00 am**

Place of Modified Plan Confirmation Hearing:

**Chief Judge Douglas O. Tice Courtroom 5100, 701 E. Broad Street, Richmond, VA 23219**

The plan provisions modified by this filing are:

**1. Payments changed to fund tax claims**

Creditors affected by this modification are:

**All**

**NOTICE: YOUR RIGHTS WILL BE AFFECTED. You should read these papers carefully. If you oppose any provision of this plan, or if you oppose any included motions to (i) value collateral, (ii) avoid liens, or (iii) assume or reject unexpired leases or executory contracts, you MUST file a timely written objection.**

**This plan may be confirmed and become binding, and the included motions in paragraphs 3, 6, and 7 to value collateral, avoid liens, and assume or reject unexpired leases or executory contracts may be granted, without further notice or hearing unless a written objection is filed not later than ten (10) days prior to the date set for the confirmation hearing and the objecting party appears at the confirmation hearing. Confirmation hearing is set for Sept. 10, 2008 at 11:00 Chief Judge Douglas O. Tice Courtroom 5100, 701 E. Broad Street, Richmond, VA 23219.**

The debtor(s)' schedules list assets and liabilities as follows:

Total Assets: **\$15,252.00**

Total Non-Priority Unsecured Debt: **\$3,621.61**

Total Priority Debt: **\$1,519.66**

Total Secured Debt: **\$14,624.50**

1. **Funding of Plan.** The debtor(s) propose to pay the trustee the sum of **\$440.00 Monthly for 2 months, then -0- payments for 3 months then \$550.00 Monthly for 44 months.** Other payments to the Trustee are as follows: **NONE**. The total amount to be paid into the plan is \$ **25,080.00**.

2. **Priority Creditors.** The Trustee shall pay allowed priority claims in full unless the creditor agrees otherwise.

**A. Administrative Claims under 11 U.S.C. § 1326.**

1. The Trustee will be paid 10% of all sums disbursed except for funds returned to the debtor(s).
2. Debtor(s)' attorney will be paid \$ **3,234.00** balance due of the total fee of \$ **0.00** concurrently with or prior to the payments to remaining creditors.

**B. Claims under 11 U.S.C. § 507.**

The following priority creditors will be paid by deferred cash payments pro rata with other priority creditors or in monthly installments as below, except that allowed claims pursuant to 11 U.S.C. § 507(a)(1) will be paid prior to other priority creditors but concurrently with administrative claims above:

<u>Creditor</u>	<u>Type of Priority</u>	<u>Estimated Claim</u>	<u>Payment and Term</u>
County of Henrico	Taxes and certain other debts	80.00	Prorata 14 months
Internal Revenue	Taxes and certain other debts	1,030.33	Prorata 14 months
Internal Revenue	Taxes and certain other debts	409.33	Prorata 14 months

3. **Secured Creditors and Motions to Value Collateral.**

This paragraph provides for claims of creditors who hold debts that are secured by real or personal property of the debtors(s) but (a) are not secured solely by the debtor(s)' principal residence and (b) do not have a remaining term longer than the length of this plan.

- A. Claims to Which § 506 Valuation is NOT Applicable.** Claims listed in this subsection consist of debts secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor for which the debt was incurred within 910 days of the filing of the bankruptcy petition, or if the collateral for the debt is any other thing of value, the debt was incurred within 1 year of filing. See § 1325(a)(5). After confirmation of the plan, the Trustee will pay to the holder of each allowed secured claim the monthly payment in column (f) based upon the amount of the claim in column (d) with interest at the rate stated in column (e). **Upon confirmation of the plan, the interest rate shown below will be binding unless a timely written objection to confirmation is filed and sustained by the Court.** Payments distributed by the Trustee are subject to the availability of funds.

(a) <u>Creditor</u>	(b) <u>Collateral</u>	(c) <u>Purchase Date</u>	(d) <u>Est Claim Amt</u>	(e) <u>Interest Rate</u>	(f) <u>Monthly Paymt&amp; Estimate Term**</u>
County of Henrico			312.50	4%	7.34 46 months
Drive Financial	2005 Dodge Stratus		13,060.00	10%	342.96 46 months
Home Furnishings	Furniture		1,252.61	10%	32.88 46 months

- B. Claims to Which §506 Valuation is Applicable.** Claims listed in this subsection consist of any claims secured by personal property not described in Plan paragraph 3.A. After confirmation of the plan, the Trustee will pay to the holder of each allowed secured claim the monthly payment in column (f) based upon the replacement value as stated in column (d) or the amount of the claim, whichever is less, with interest at the rate stated in column (e). The portion of any allowed claim that exceeds the value indicated below will be treated as an unsecured claim. **Upon confirmation of the plan, the valuation and interest rate shown below will be binding unless a timely written objection to confirmation is filed and sustained by the Court.** Payments distributed by the Trustee are subject to the availability of funds.

(a) Creditor	(b) Collateral	(c) Purchase Date	(d) Replacement Value	(e) Interest Rate	(f) Monthly Paymt& Estimate Term**
<b>-NONE-</b>					

**\*\* THE MONTHLY PAYMENT STATED HERE SHALL BE THE ADEQUATE PROTECTION PAYMENTS PURSUANT TO 1326(a)(1)(C) TO THESE CREDITORS UNLESS OTHERWISE PROVIDED IN PARAGRAPH 11 OR BY SEPARATE ORDER OF THE COURT.**

- C. Collateral to be surrendered.** Upon confirmation of the plan, or before, the debtor will surrender his or her interest in the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that the collateral does not satisfy the claim, any timely filed deficiency claim to which the creditor is entitled shall be paid as a non-priority unsecured claim. The order confirming the plan shall have the effect of terminating the automatic stay as to the collateral surrendered.

Creditor	Collateral Description	Estimated Total Claim	Full Satisfaction (Y/N)
<b>-NONE-</b>			

#### 4. Unsecured Claims.

- A. Not separately classified.** Allowed non-priority unsecured claims shall be paid pro rata from any distribution remaining after disbursement to allowed secured and priority claims. Estimated distribution is approximately 12 %. If this case were liquidated under Chapter 7, the debtor(s) estimate unsecured creditors would receive a dividend of approximately 0 %.

- B. Separately classified unsecured claims.**

Creditor	Basis for Classification	Treatment
<b>-NONE-</b>		

#### 5. Long Term Debts and claims Secured by the Debtor(s)' Primary Residence.

Creditors listed below are either secured by the debtor(s)' principal residence or hold a debt the term of which extends beyond the term of this plan.

- A. Debtor(s) to pay claim directly.** The creditors listed below will be paid by the debtor(s) pursuant to the contract without modification, except that arrearages, if any, will be paid by the Trustee either pro rata with other secured claims or on a fixed monthly basis as indicated below.

Creditor	Collateral	Regular Contract Payment	Estimated Arrearage	Interest Rate	Estimated Cure Period	Monthly Arrearage Payment
<b>-NONE-</b>						

- B. Trustee to pay the contract payments and the arrearages.** The creditors listed below will be paid by the Trustee the regular contract monthly payments during the term of this plan. The arrearage claims, if any, will be cured by the Trustee by payments made either pro rata with other secured claims or by fixed monthly payments as indicated below.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Interest Rate</u>	<u>Term for Arrearage</u>	<u>Monthly Arrearage Payment</u>
<b>-NONE-</b>						

- 6. Executory Contracts and Unexpired Leases.** The debtor(s) move for assumption or rejection of the executory contracts and leases listed below.

- A. Executory contracts and unexpired leases to be rejected.** The debtor(s) reject the following executory contracts.

<u>Creditor</u>	<u>Type of Contract</u>
<b>-NONE-</b>	

- B. Executory contracts and unexpired leases to be assumed.** The debtor(s) assume the following executory contracts. The debtor agrees to abide by all terms of the agreement. The Trustee will pay the pre-petition arrearages, if any, through payments made pro rata with other priority claims or on a fixed monthly basis as indicated below.

<u>Creditor</u>	<u>Type of Contract</u>	<u>Arrearage</u>	<u>Monthly Payment for Arrears</u>	<u>Estimated Cure Period</u>
<b>-NONE-</b>				

- 7. Motions to Avoid Liens.**

- A. The debtor(s) move to avoid liens pursuant to 11 U.S.C. § 522(f).** The debtor(s) move to avoid the following judicial liens and non-possessory, non-purchase money liens that impair the debtor(s)' exemptions. **Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion and cancel the creditor's lien.** If an objection is filed, the Court will hear evidence and rule on the motion at the confirmation hearing.

<u>Creditor</u>	<u>Collateral</u>	<u>Exemption Basis and Amount</u>	<u>Value of Collateral</u>
<b>-NONE-</b>			

- B. Avoidance of security interests or liens on grounds other than 11 U.S.C. § 522(f).** The debtor(s) have filed or will file and serve separate pleadings to avoid the following liens or security interests. The creditor should review the notice or summons accompanying such pleadings as to the requirements for opposing such relief. The listing here is for informational purposes only.

<u>Creditor</u>	<u>Type of Lien</u>	<u>Description of Collateral</u>	<u>Basis for Avoidance</u>
<b>-NONE-</b>			

- 8. Treatment of Claims.**

- All creditors must timely file a proof of claim to receive payment from the Trustee.
- If a claim is scheduled as unsecured and the creditor files a claim alleging the claim is secured but does not timely object to confirmation of the plan, the creditor may be treated as unsecured for purposes of distribution under the plan. This paragraph does not limit the right of the creditor to enforce its lien, to the extent not avoided or provided for in this case, after the debtor(s) receive a discharge.
- If a claim is listed in the plan as secured and the creditor files a proof of claim alleging the claim is unsecured, the creditor will be treated as unsecured for purposes of distribution under the plan.

- 9. Vesting of Property of the Estate.** Property of the estate shall revert in the debtor(s) upon confirmation of the plan. Notwithstanding such vesting, the debtor(s) may not sell, refinance, or encumber real property without approval of the court.

**10. Incurrence of indebtedness.** During the term of the plan, the debtor(s) shall not voluntarily incur additional indebtedness in an amount exceeding \$5,000 without approval of the court.

**11. Other provisions of this plan:**

**Adequate protection payments to drive financial \$69.79**

**Signatures:**

**Dated: August 3, 2008**

**/s/ Chantel LaShawn Morton**

**Chantel LaShawn Morton  
Debtor**

**/s/ Hartley E. Roush**

**Hartley E. Roush 30042  
Debtor's Attorney**

**Exhibits: Copy of Debtor(s)' Budget (Schedules I and J);  
Matrix of Parties Served with plan**

**Certificate of Service**

I certify that on **August 4, 2008**, I mailed a copy of the foregoing to the creditors and parties in interest on the attached Service List.

**/s/ Hartley E. Roush**  
**Hartley E. Roush 30042**  
Signature

**7204 Glen Forest Drive  
Suite 104  
Richmond, VA 23226**  
Address

**(804) 282-2021**  
Telephone No.

Ver. 06/28/06 [effective 09/01/06]

Official Form 6I (10/06)

In re **Chantel LaShawn Morton**Case No. **07-32007**

(if known)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:	Dependents of Debtor and Spouse	
<b>Single</b>	Relationship: daughter Age: 13	Relationship: Age:
<b>Employment</b>	<b>Debtor</b>	<b>Spouse</b>
Occupation	Customer Service Rep	
Name of Employer	Comcast	
How Long Employed	4.5 yrs	
Address of Employer	5401 Staples Mill Road Richmond, VA 23228	

**INCOME: (Estimate of average or projected monthly income at time case filed)**

	<b>DEBTOR</b>	<b>SPOUSE</b>
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$3,990.59	
2. Estimate monthly overtime	\$0.00	
3. SUBTOTAL	<b>\$3,990.59</b>	
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes (includes social security tax if b. is zero)	\$746.16	
b. Social Security Tax	\$0.00	
c. Medicare	\$0.00	
d. Insurance	\$179.16	
e. Union dues	\$0.00	
f. Retirement	\$0.00	
g. Other (Specify) _____	\$0.00	
h. Other (Specify) _____	\$0.00	
i. Other (Specify) _____	\$0.00	
j. Other (Specify) _____	\$0.00	
k. Other (Specify) _____	\$0.00	
5. SUBTOTAL OF PAYROLL DEDUCTIONS	<b>\$925.32</b>	
6. TOTAL NET MONTHLY TAKE HOME PAY	<b>\$3,065.27</b>	
7. Regular income from operation of business or profession or farm (Attach detailed stmt)	\$0.00	
8. Income from real property	\$0.00	
9. Interest and dividends	\$0.00	
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$0.00	
11. Social security or government assistance (Specify): _____	\$0.00	
12. Pension or retirement income	\$0.00	
13. Other monthly income (Specify):		
a. _____	\$0.00	
b. _____	\$0.00	
c. _____	\$0.00	
14. SUBTOTAL OF LINES 7 THROUGH 13	<b>\$0.00</b>	
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	<b>\$3,065.27</b>	
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)	<b>\$3,065.27</b>	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

**None.**

Official Form 6J (10/06)

IN RE: **Chantel LaShawn Morton**CASE NO **07-32007**CHAPTER **13****SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No b. Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	\$930.00
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other: cell phone	\$180.00 \$150.00
3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions	\$355.00 \$46.00 \$75.00 \$146.27 \$280.00
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other:	\$185.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify: Personal Property Taxes	\$18.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: b. Other: c. Other: d. Other:	
14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: Miscellaneous 17.b. Other:	\$150.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	<b>\$2,515.27</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: <b>None.</b>	
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	
	\$3,065.27 \$2,515.27 \$550.00

United States Bankruptcy Court  
Eastern District of Virginia

In re Chantel LaShawn Morton

Debtor(s)

Case No. 07-32007

Chapter 13

**SPECIAL NOTICE TO SECURED CREDITOR**

County of Henrico  
ATTN: Rhysa G. South  
P.O. Box 27032

To: Richmond, VA 23273-7032

*Name of creditor*

*Description of collateral*

1. The attached chapter 13 plan filed by the debtor(s) proposes (*check one*):

☒ To value your collateral. *See Section 3 of the plan.* Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.

☐ To cancel or reduce a judgment lien or a non-purchase money, non-possessory security interest you hold. *See Section 7 of the plan.* All or a portion of the amount you are owed will be treated as an unsecured claim.

2. *You should read the attached plan carefully for the details of how your claim is treated.* The plan may be confirmed, and the proposed relief granted, unless you file and serve a written objection by the date specified and appear at the confirmation hearing. A copy of the objection must be served on the debtor(s), their attorney, and the chapter 13 trustee.

Date objection due:

10 days prior to Confirmation Hearing

Date and time of confirmation hearing:

Sept. 10, 2008 at 11:00

Place of confirmation hearing:

Chief Judge Douglas O. Tice Courtroom 5100, 701 E.  
Broad Street, Richmond, VA 23219

Chantel LaShawn Morton

*Name(s) of debtor(s)*

By: /s/ Hartley E. Roush

Hartley E. Roush 30042

*Signature*

☒ Debtor(s)' Attorney

☐ Pro se debtor

Hartley E. Roush 30042

*Name of attorney for debtor(s)*

7204 Glen Forest Drive

Suite 104

Richmond, VA 23226

*Address of attorney [or pro se debtor]*

Tel. # (804) 282-2021

Fax # (804) 282-2274



CERTIFICATE OF SERVICE

I hereby certify that true copies of the foregoing Notice and attached Chapter 13 Plan and Related Motions were served upon the creditor noted above by

☒ first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or

☐ certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this August 4, 2008.

/s/ Hartley E. Roush

**Hartley E. Roush 30042**

*Signature of attorney for debtor(s)*

United States Bankruptcy Court  
Eastern District of Virginia

In re Chantel LaShawn Morton

Debtor(s)

Case No. 07-32007

Chapter 13

**SPECIAL NOTICE TO SECURED CREDITOR**

Drive Financial  
Bankruptcy Dept.  
P.O. Box 29018  
Phoenix, AZ 85038

To:

*Name of creditor*

**2005 Dodge Stratus**

*Description of collateral*

1. The attached chapter 13 plan filed by the debtor(s) proposes (*check one*):



To value your collateral. *See Section 3 of the plan.* Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.



To cancel or reduce a judgment lien or a non-purchase money, non-possessory security interest you hold. *See Section 7 of the plan.* All or a portion of the amount you are owed will be treated as an unsecured claim.

2. *You should read the attached plan carefully for the details of how your claim is treated.* The plan may be confirmed, and the proposed relief granted, unless you file and serve a written objection by the date specified and appear at the confirmation hearing. A copy of the objection must be served on the debtor(s), their attorney, and the chapter 13 trustee.

Date objection due:

**10 days prior to Confirmation Hearing**

Date and time of confirmation hearing:

**Sept. 10, 2008 at 11:00**

Place of confirmation hearing:

**Chief Judge Douglas O. Tice Courtroom 5100, 701 E.  
Broad Street, Richmond, VA 23219**

Chantel LaShawn Morton

*Name(s) of debtor(s)*

By: /s/ Hartley E. Roush

**Hartley E. Roush 30042**

*Signature*

☒ Debtor(s)' Attorney

☐ Pro se debtor

**Hartley E. Roush 30042**

*Name of attorney for debtor(s)*

**7204 Glen Forest Drive  
Suite 104**

**Richmond, VA 23226**

*Address of attorney [or pro se debtor]*

Tel. # **(804) 282-2021**

Fax # **(804) 282-2274**

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☐ certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this **August 4, 2008**.

**/s/ Hartley E. Roush**

**Hartley E. Roush 30042**

*Signature of attorney for debtor(s)*

United States Bankruptcy Court  
Eastern District of Virginia

In re Chantel LaShawn Morton

Debtor(s)

Case No. 07-32007

Chapter 13

**SPECIAL NOTICE TO SECURED CREDITOR**

To: Home Furnishings  
PO Box 12812  
Norfolk, VA 23514

*Name of creditor*

Furniture

*Description of collateral*

1. The attached chapter 13 plan filed by the debtor(s) proposes (*check one*):
- ☒ To value your collateral. ***See Section 3 of the plan.*** Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.
- ☐ To cancel or reduce a judgment lien or a non-purchase money, non-possessory security interest you hold. ***See Section 7 of the plan.*** All or a portion of the amount you are owed will be treated as an unsecured claim.
2. ***You should read the attached plan carefully for the details of how your claim is treated.*** The plan may be confirmed, and the proposed relief granted, unless you file and serve a written objection by the date specified and appear at the confirmation hearing. A copy of the objection must be served on the debtor(s), their attorney, and the chapter 13 trustee.

Date objection due:

10 days prior to Confirmation Hearing

Date and time of confirmation hearing:

Sept. 10, 2008 at 11:00

Place of confirmation hearing:

Chief Judge Douglas O. Tice Courtroom 5100, 701 E.  
Broad Street, Richmond, VA 23219

Chantel LaShawn Morton

*Name(s) of debtor(s)*

By: /s/ Hartley E. Roush

Hartley E. Roush 30042

*Signature*

☒ Debtor(s)' Attorney

☐ Pro se debtor

Hartley E. Roush 30042

*Name of attorney for debtor(s)*

7204 Glen Forest Drive

Suite 104

Richmond, VA 23226

*Address of attorney [or pro se debtor]*

Tel. # (804) 282-2021

Fax # (804) 282-2274

CERTIFICATE OF SERVICE

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☒ first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or

☐ certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this **August 4, 2008**.

/s/ Hartley E. Roush

**Hartley E. Roush 30042**

*Signature of attorney for debtor(s)*

Label Matrix for local noticing  
0422-3

Case 07-32007-DOT  
Eastern District of Virginia  
Richmond  
Sun Aug 3 17:57:30 EDT 2008

Berks Cc (VA Womens Ctr  
P.O. Box 329  
Temple, PA 19560-0329

United States Bankruptcy Court  
1100 East Main Street  
Richmond, VA 23219-3538

Brock Klich  
3951 Western Pkwy, Ste 100  
Richmond, VA 23294

Alliance Receivables Mgmt, Inc.  
PO Box 2449  
Gig Harbor, WA 98335-4449

Capital Recovery Assoc (Michaels Str  
4505 N Front St  
Harrisburg, PA 17110-1708

Chantel LaShawn Morton  
P.O. Box 2061  
Glen Allen, VA 23058-2061

Charlot Bur (Commweath Lab  
Pob 6220  
Charlottesville, VA 22906-6220

Checkcare Systems  
PO Box 62400  
Virginia Beach, VA 23466-2400

Collection Law Asso. P.C.  
P.O. Box 62813  
Virginia Beach, VA 23466-2813

Commonwealth Primary Care Inc  
1800 Glenside Drive, Suite 110  
Richmond, VA 23226-3769

Credit Collection Svc (Progressive Ins  
Po Box 773  
Needham, MA 02494-0918

Credit Control Corp (Comcast  
11825 Rock Landing Dr  
Newport News, VA 23606-4236

DRIVE FINANCIAL SERVICES  
PO BOX 560284  
DALLAS, TX 75356-0284

Dr. George A. Oley & Associates  
9030 Three Chopt Road, Ste A  
Richmond, VA 23229-4641

Dr. James Wells  
7113 Three Chopt Rd, #101  
Richmond, VA 23226-3643

Drive Financial  
8585 N Stemmons Fwy Ste  
Dallas, TX 75247-3836

Express  
Po Box 330066  
Northglenn, CO 80233-8066

Focus Recry (Pediatric of Richmond  
97 Metropolitan Co Suite B  
Richmond, VA 23236

Gold's Gym  
8904 West Broad Street  
Richmond, VA 23294-5826

Hall Associates  
560 Route 303, Suite 209  
Orangeburg, NY 10962-1334

Haselman & Hunt, DDS  
10120 Robius Road  
Richmond, VA 23235-4432

Henrico County FCU  
8611 Dixon Powers  
Richmond, VA 23228-2758

Henrico County, VA  
Rhysa Griffith South, Assist Cty Atty  
P.O. Box 27032  
Richmond, VA 23273-7032

Home Furnishings  
5324 Virginia Beach Blvd  
Virginia Beach, VA 23462-1828

Home Furnishings Credit Company  
PO Box 12812  
Norfolk, VA 23541-0812

Ibo/credit (Saxon Shoes  
1100 Charles Ave S  
Dunbar, WV 25064-3115

Ic Systems Inc (VA Women Ctr  
Po Box 64378  
Saint Paul, MN 55164-0378

James C. Wallace, DDS, PC  
c/o Parrish and Lebar, LLP  
5 E. Franklin St.  
Richmond VA 23219-2105

Kevin & Susan Cassidy  
103 Light Court  
Folsum, CA 95630-1570

Krumbein & Associates, PLLC  
1650 Willow Lawn Drive, Ste 300  
Richmond, VA 23230-3435

Lakeside Plumbing Co.  
5203 Hatcher St.  
Richmond, VA 23231-3127

Leland Scott & Associa (Victory Lady  
1600 E Pioneer Pkwy Ste  
Arlington, TX 76010-6542

Mitchell N. Kay  
for T-Mobile  
Seven Penn Plaza  
New Yrk, NY 10001-3967

Natlcrsys (Dominion Gayton Cross  
P.O. Box 312125  
Atlanta, GA 31131-2125

Parrish & Lebar, LLP  
for J. Lloyd Cumbey  
5 East Franlin Street  
Richmond, VA 23219-2105

Partners Financial  
1200 New York Ave  
Glen Allen, VA 23060-3812

Patient First  
c/o Receivables Mgmt Svcs  
PO Box 8630  
Richmond, VA 23226-0630

Plaza Associates  
for TMobile  
JAF Station, P.O. Box 2769  
New York, NY 10116-2769

Receivable Management (Patient 1st  
7206 Hull Street Rd Ste  
Richmond, VA 23235-5827

Robert Van Arsdale  
Acting Assistant U.S. Trustee  
600 East Main St., Ste 301  
Richmond, VA 23219-2430

Royal Dermatology & Aesthetic  
505 W. Leigh St, Ste 304  
Richmond, VA 23220-3248

Sprint  
P.O. Box 62012  
Baltimore, MD 21264-2012

The Affiliated Group I (kns funding  
316 1st Ave Sw  
Rochester, MN 55902-3314

The Price Company dba Costco Wholesale  
Caudle & Ballato, PC  
3123 W. Broad Street  
Richmond, VA 23230-5106

U.S. Trustee Office  
600 E. Main St., Suite 120  
Richmond, VA 23219-2430

United Compucred (winn dixie  
4190 Harrison Ave  
Cincinnati, OH 45211-4599

Verizon Virginia Inc  
Po Box 165018  
Columbus, OH 43216-5018

Verizon Wireless  
P.O. Box 17464  
Baltimore, MD 21297-1464

Virginia Womens Center  
5875 Brems Rd, Ste 400  
Richmond, VA 23226-1928

Vision Financial Corp  
for Golds Gym  
P.O. Box 900  
Purchase, NY 10577-0900

Walter J. Sheffield  
P.O. Box 7906  
Fredericksburg, VA 22404-7906

Hartley E. Roush  
White and Associates, PC  
7204 Glen Forest Drive, Suite 104  
Richmond, VA 23226-3783

Robert E. Hyman  
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Richmond, VA 23218-1780

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)Chantel LaShawn Morton  
P.O. Box 2061  
Glen Allen, VA 23058-2061

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